

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOSEPH A TORRES
NORINE A TORRES
Debtor(s)

Case No. 06-05298

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/10/2006.
- 2) The plan was confirmed on 06/30/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/11/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/14/2009.
- 5) The case was completed on 07/14/2011.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,236.04.
- 10) Amount of unsecured claims discharged without payment: \$121,976.33.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$53,346.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$53,346.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,451.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,951.11**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
B LINE LLC	Unsecured	NA	12,319.29	12,319.29	2,514.61	0.00
BANCO POPULAR	Secured	9,114.50	9,114.50	9,114.50	9,114.50	353.74
CITIFINANCIAL	Unsecured	3,041.48	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	2,319.50	2,319.50	2,319.50	2,319.50	0.00
CITIMORTGAGE INC	Secured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	7,580.73	7,775.71	7,775.71	1,587.18	0.00
ECAST SETTLEMENT CORP	Unsecured	9,024.96	9,024.96	9,024.96	1,842.17	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	24,549.06	13,170.00	13,170.00	2,688.26	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,150.18	1,262.02	1,262.02	257.60	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	39,966.63	24,078.65	24,078.65	4,914.93	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	4,051.16	4,051.16	826.92	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	12,444.07	12,444.07	2,540.08	0.00
FIA CARD SERVICES	Unsecured	NA	521.22	521.22	106.39	0.00
FIA CARD SERVICES	Unsecured	9,521.76	8,241.98	8,241.98	1,682.35	0.00
FIRST NATIONAL BANK BROOKFIELD	Unsecured	3,552.00	4,084.87	4,084.87	833.80	0.00
INTERNAL REVENUE SERVICE	Unsecured	34,490.44	22,847.88	22,847.88	4,663.71	0.00
INTERNAL REVENUE SERVICE	Priority	10,927.00	4,503.18	4,503.18	4,503.18	0.00
MARSHALL FIELD	Unsecured	3,478.00	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	NA	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	3,000.00	3,077.77	3,077.77	628.23	0.00
RESURGENT CAPITAL SERVICES	Unsecured	7,818.04	8,075.69	8,075.69	1,648.41	0.00
RESURGENT CAPITAL SERVICES	Unsecured	7,981.12	3,826.82	3,826.82	781.13	0.00
ROUNDUP FUNDING LLC	Unsecured	7,840.70	8,055.21	8,055.21	1,644.23	0.00
SPECIALIZED LOAN SERVICING	Secured	NA	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Secured	516.23	516.23	516.23	516.23	0.00
VON MAUR	Unsecured	NA	715.38	715.38	146.02	0.00
VON MAUR	Unsecured	764.00	660.02	660.02	134.72	0.00
WASHINGTON MUTUAL BANK	Secured	4,739.70	2,366.81	2,366.81	2,366.81	0.00
WASHINGTON MUTUAL BANK	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Secured	675.00	675.00	675.00	675.00	29.62
WELLS FARGO FINANCIAL INC	Unsecured	370.23	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO FINANCIAL INC	Unsecured	NA	370.23	370.23	75.57	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,202.54	\$5,202.54	\$0.00
Debt Secured by Vehicle	\$9,114.50	\$9,114.50	\$353.74
All Other Secured	\$675.00	\$675.00	\$29.62
TOTAL SECURED:	\$14,992.04	\$14,992.04	\$383.36
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,503.18	\$4,503.18	\$0.00
TOTAL PRIORITY:	\$4,503.18	\$4,503.18	\$0.00
GENERAL UNSECURED PAYMENTS:	\$144,602.93	\$29,516.31	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,951.11</u>	
Disbursements to Creditors	<u>\$49,394.89</u>	
TOTAL DISBURSEMENTS :		<u>\$53,346.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/30/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.